

NAME OF INSTITUTION (Include Holding Company Where Applicable)

BankFirst Capital Corporation	n and subsidiary BankFirst Financial Services		
Point of Contact:	E. Gray Flora, III	RSSD: (For Bank Holding Companies)	1247455
UST Sequence Number:	461	Docket Number: (For Thrift Holding Companies)	
CPP/CDCI Funds Received:	15,500,000	FDIC Certificate Number: (For Depository Institutions)	8870
CPP/CDCI Funds Repaid to Date:		Credit Union Charter Number: (For Credit Unions)	
Date Funded (first funding):	January 23, 2009	City:	Macon
Date Repaid <sup>1</sup> :	N/A	State:	Mississippi
<sup>1</sup> If repayment was incrementa	al, please enter the most recent repayment date.	-	
investment has affected the ope other cash sources, unless the ful how many CPP/CDCI dollars wer capital Treasury has provided, a balance sheet and other financic institution's quarterly call report website.  What specific ways did your have shifted over time. You funds were outstanding).	Il Initiative (CDCI). To answer that question, Treasury ration of your business. We understand that once recinds were segregated, and therefore it may not be few allocated to each use. Nevertheless, we ask you to not how your uses of that capital have changed over till data from your institution's regulatory filings, so to its to illustrate your answers. This is your opportunity is institution utilize CPP/CDCI capital? Check all r responses should reflect actions taken over the ce lending less than otherwise would have occ	eived, the cash associated with TARP fu sible to identify precisely how the CPP/o provide as much information as you can me. Treasury will be pairing this survey the extent you find it helpful to do so, plan to speak to the taxpayers in your own w that apply and elaborate as appro the past year (or for the portion of the	nding is indistinguishable from CDCI investment was deployed or about how you have used the with a summary of certain ease feel free to refer to your ords, which will be posted on our priate, especially if the uses the year in which CPP/CDCI
The availability of CPP all outstanding.	lowed the bank to maintain a healthy capital rat	io without intentionally decreasing	the amount of loans
	supported increased lending, please describe t ans, small business loans, etc.).	he major type of loans, if possible	residential mortgage loans,



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Due	to the decrease in loan demand and the excess liquidity of the bank, the bank, for a time, increased purchases of securities,
	cially MBS until the end of 2010, when a drop in public funds deposits had the effect of decreasing the bank's overall asset size.
/lak	e other investments.
riak	e one investments.
псте	ease reserves for non-performing assets.
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he	uce borrowings. holding company paid off an outstanding line of credit at one of our corresponding banks
110	induling company paid on an outstanding line of credit at one of our corresponding banks



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	_
X Increase charge-offs.	
The capital cushion provided by CPP allowed the bank to be aggressive to charge off non-performing loans without fear of jeopardizing capital ratios.	
Purchase another financial institution or purchase assets from another financial institution.	
X Held as non-leveraged increase to total capital.	
The holding company pushed down \$4 million to the bank to increase the bank's tier 1 capital ratio.	



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What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?						
The bank was able to avoid intentionally decreasing the size of our loan portfolio. The bank was able to aggressively recognize non-						
performing loans due to the CPP funding.						



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oank maintained well-capitalized ratios at all times. The holding com	pany was able to pay off an outstanding line of credit to a	a
spondent bank, which resulted in annual cost savings to the holding	g company.	

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Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.						